

Contents

Commissioner's Message	1
Staff	3
Mission Statement.....	4
Statements of Condition.....	5
Directory of State-Chartered Banks	9
Bank of Hawaii	10
Bank of Honolulu	15
Central Pacific Bank.....	16
City Bank.....	18
First Hawaiian Bank	19
Amerika Samoa Bank, Inc.....	23
The Bank of Tokyo-Mitsubishi, Ltd., Honolulu Agency.....	23
Philippine National Bank, Honolulu Agency	23
Directory of State Chartered Savings and Loan Associations	24
International Savings and Loan Association, Limited.....	25
Territorial Savings and Loan Association	26
Directory of Financial Services Loan Companies	27
DEPOSITORY Financial Services Loan Companies	
Finance Factors, Limited	28
GECC Financial Corporation.....	29
Oahu Finance Company, Limited	29
Realty Finance, Inc.	30
Standard Financial Corp.	30
NONDEPOSITORY Financial Services Loan Companies	
American General Finance of Hawaii, Inc.	31
Amresco Residential Mortgage (Hawaii)	31
Associates Financial Services Company of Hawaii, Inc.	32
Avco Financial Services of Hawaii, Inc.	33
Beneficial Hawaii Inc.....	34
Commercial Credit Corporation (Hawaii).....	35
Countrywide Home Loans, Inc.	36
Devenzon Financial Corporation.....	36
Fairway Finance, Inc.....	36
FHL Lease Holding Company, Inc.....	36
Fidelity Financial Services of Hawaii, Inc.	37
First Finance Company of Molokai.....	37
Ford Motor Credit Company	37
Full Spectrum Lending, Inc.	37
GE Capital Hawaii, Inc.....	38
General Motors Acceptance Corporation.....	38
Honowaii Investment Co., Ltd.	38
House of Finance, Inc.	39

Contents

Household Finance Corporation of Hawaii	39
Investors Finance, Inc.	39
Kauai Island Finance, Inc.	39
Maui Industrial Loan & Finance Company, Inc.	40
Merrill Lynch Credit Corporation	40
Mutual Finance Company, Limited.....	40
New America Financial, Inc.	40
Norwest Financial Hawaii, Inc.	41
Novus Financial Corporation.....	42
OK Finance, Inc.	42
Pacific Loan Inc.	42
Preferred Financial Funding, Inc.	42
Safety Loan Company, Ltd.	43
Trans-Pacific Finance, Ltd.	43
Directory of State-Chartered Credit Unions	44
Credit Union of Hawaii	45
Hawaii Central Credit Union.....	45
Lihue Credit Union.....	45
Oahu One Credit Union.....	45
Directory of Escrow Depository Companies	46
Developers Escrow Services, Inc.	47
Fidelity Escrow Services Corporation.....	47
Fidelity National Title & Escrow of Hawaii, Inc.	47
First American Long & Melone Title Company, Ltd.	48
First Financial Title and Escrow Agency of Hawaii, Inc.	48
First Hawaii Title Corporation.....	49
Guardian Escrow Services, Inc.	50
Hawaii Escrow & Title, Inc.	50
Hawaii Resort Escrow, Inc.	50
Island Title Corporation	51
Old Republic Escrow Corporation	52
Security Title Corporation.....	52
Title Guaranty Escrow Services, Inc.	53
TSI Title and Escrow of Hawaii, Inc.	53
Directory of Foreign Lenders	
Alliance Mortgage Company.	54
Ameri-National Mortgage Company, Inc	54
American West Financial, Inc.	54
Barnett Mortgage Company	54
Boston Safe Deposit and Trust Company	54
BrooksAmerica Mortgage Corporation dba Mortgage Direct.....	54
CIGNA Property and Casualty Insurance Company.....	54

Contents

CMG Mortgage Insurance Company.....	54
California Lending Group, Inc. dba United Lending Group	54
The Capital Company of America LLC	54
Carolina Mortgage Brokers, Inc. dba CMB Mortgage	54
Cathay Bank	54
Cendant Mortgage Corporation dba PHH Mortgage Services	54
Centerpoint Mortgage Corporation	54
Century Financial Group, Inc. dba Century Financial Services	54
Century National Bank.....	54
Chadwick Mortgage, Inc.	54
Chase Bank of Texas, NA	54
China Trust Bank of California	54
Citfed Mortgage Corporation of America	54
Colonial Federal Savings Bank.....	54
Commonwealth Life Insurance Company	54
Connecticut General Life Insurance Company	54
Cooperative Mortgage Service, Inc.	54
CoreWest Banc dba CoreWest Mortgage Company	54
Ditech Funding Corporation	54
Dollar Mortgage Corporation	54
EMC Residential Mortgage Corp. dba Bear Stearns Mortgage Company	54
Empire Funding Corp.	54
Fieldstone Mortgage Company.....	54
First City Financial Corp. dba First City Financial.....	54
First Consolidated Mortgage Compan.....	54
First Franklin Financial Corporation	54
First Mortgage Network, Inc.	54
The First National Bank of Chicago	54
First National Bank of Pinedale	54
First Nationwide Mortgage Corporation	54
First Republic Mortgage Corporation.....	54
First Security Bank, N.A.	54
First Suburban Corporation	54
First Union National Bank	54
Fleet Mortgage Corp.	54
Fremont Investment & Loan.....	54
GE Capital Mortgage Services, Inc.	54
Hilton Financial Corporation.....	54
Home Service Associates, Inc.	54
HomeBanc, FSB.....	54
Homecomings Financial Network, Inc.	54
Homeowners Mortgage & Equity, Inc.	54

Contents

HomeSide Lending, Inc.	54
Household Financial Services, Inc.	54
Imperial Bank.....	54
Independent Realty Capital Corp.	55
Indymac, Inc. dba Loanworks	55
Indymac Mortgage Holdings, Inc.	55
John Hancock Mutual Life Insurance Company	55
Jupiter Mortgage Corp.	55
Lam Estate Corporation dba Discount Funding.....	55
Lancorp Financial Network, Inc. dba Lancorp Mortgage Services.....	55
Lilac City Mortgage, Inc.....	55
Los Padres Savings Bank, FSB.....	55
M Capital Corp. dba Alternative Lending Capital.....	55
Massachusetts Mutual Life Insurance Company	55
Master Financial, Inc.	55
Mego Mortgage Corporation.....	55
Mellon Mortgage Company	55
Mical Mortgage, Inc.	55
MidFirst Bank.....	55
MidNation Funding Corporation	55
MorCap, Inc.	55
Morgan Guaranty Trust Company of New York.....	55
Mortgage Capital Group, LLC	55
Mortgage Lenders' Acceptance Corporation	55
Mortgage Mate, Inc. dba Mortgage Capital Associates	55
Mortgage Portfolio Services, Inc.	55
NBD Bank.....	55
NMLI Inc. dba National Mortgage Lending, Inc.	55
National City Mortgage Co.	55
NationsBanc Mortgage Corporation	55
NationsCredit Home Equity Services Corporation	55
New Homes Mortgage, Inc.	55
North Fork Bank.....	55
Northern Life Insurance Company	55
Northwest Savings Bank	55
Northwestern Mutual Life Insurance Company.....	55
Occidental Mortgage Corporation	55
Ocean West Enterprises, Inc. dba Ocean West Funding.....	55
Oceanmark Financial Corporation	55
PMCC Mortgage Corp.	55
PNC Mortgage Corp. of America.....	55
PPI Equities, Inc.	55

Contents

PSB Lending Corp.....	55
Pacific Shore Funding	55
Pacific Thrift and Loan Company	55
Peoples Security Life Insurance Company.....	55
Photofund Mortgage Corporation	55
Platinum Capital Group.....	55
Preferred Bank.....	55
Principal Commercial Advisors, Inc.....	55
Principal Residential Mortgage, Inc.....	55
Provident Savings Bank, FSB	55
Providian Life & Health Insurance Company.....	55
Providian National Bank.....	55
The Prudential Insurance Company of America.....	55
Prudential Mortgage Capital Company, LLC.....	55
RID-FED Inc.	56
Redwood Bank.....	56
Reliastar Life Insurance Company	56
Reliastar United Services Life Insurance Company.....	56
Residential Funding Corporation.....	56
Secore Financial Corporation	56
Security National Life Insurance Company	56
Southern Pacific Funding Corporation.....	56
Stuart-Wright Mortgage, Inc.	56
Town & Country Credit Corporation	56
Transamerica HomeFirst, Inc.	56
Transamerica Mortgage Company	56
Treo Funding, Inc.....	56
Tricor Mortgage Lending.....	56
Trust One Mortgage Corporation	56
Unimac Financial Services dba Unimac Funding	56
Union Bank of California, N.A.....	56
The Union Labor Life Insurance Company.....	56
Unity Mortgage Corp.	56
Wall Street Funding Group, Inc.	56
Washington Federal Savings	56
Washington Mortgage Services, Inc. dba Home Mortgage USA	56
Wells Fargo Bank, N.A.....	56
Wendover Financial Services Corporation.....	56
Wilshire Funding Corporation.....	56
World Wide Credit Corporation.....	56
Disclaimer.....	57
Historical Perspective	Inside Back Cover

Commissioner's Message

The Honorable Benjamin J. Cayetano
The Honorable Kathryn S. Matayoshi

Dear Governor Cayetano and Director Matayoshi:

It is my privilege to submit to you the 1998 annual report and directory of state-chartered financial institutions compiled by the Division of Financial Institutions (“DFI”).

Hawaii continued in 1998 to deal with a slow economy which was further impacted by widespread anxiety over the economy in parts of the world, such as Asia. DFI saw its workload increase substantially in the first six months of 1998 with a doubling of the normal number of applications received by DFI and an increase in the number of examinations conducted as depository financial institutions dealt with the challenges of the economy in Hawaii. Despite this economy, the number of state-chartered and licensed financial institutions continues to be stable.

Two examiners have been assigned to focus on the Year 2000 challenges of DFI-regulated entities which has further impacted DFI’s ability to deal with its workload. DFI also participated in the Foreign Capital Depository Task Force mandated by the Legislature to examine, report, and draft legislation on these entities for the 1999 Hawaii State Legislature. Other DFI areas, such as complaints and written and telephone inquiries continue to grow at a steady pace. Although the application processing time has increased, DFI staff continues to work as efficiently as possible as we attempt to meet DFI’s statutory responsibilities.

Nationally, state regulators, through the Conference of State Bank Supervisors (“CSBS”), continue to work with the Federal Reserve Board (“FRB”) and the Federal Deposit Insurance Corporation (“FDIC”) to implement the “seamless supervision” framework for multi-state, state-chartered banks. An example of this cooperative effort is the new and more powerful examination software developed jointly by state and federal regulators, which is now being used by the FRB, FDIC and all state regulators. DFI recently received the new software without charge. Further, in November 1998, DFI and other state regulators, FRB, and FDIC approved and signed an agreement to create “seamless supervision” for multi-state, foreign banks by providing a single regulatory point of contact on both state and federal levels.

Another national issue affecting local institutions occurred in 1998 when the United States Supreme Court struck down a National Credit Union Administration (“NCUA”) policy adopting a broad reading of federal credit union laws and the Credit Union Membership Access Act was passed by the United States Congress in response to this Supreme Court case and signed into law which safeguarded the current membership for credit union members. Other national concerns which continue to have an impact on state-chartered and licensed financial institutions

Commissioner's Message (Continued)

include Year 2000 testing and contingency planning and the on-going Congressional debate over financial services modernization.

On a more personal note, we welcome Ms. Jamie Morikawa and Ms. Kelly Tran as new members of the Field Examination Branch. Also, DFI is proud to congratulate Ms. Donna Tanoue, a former Commissioner of Financial Institutions, who was sworn in as the 17th Chairman of the FDIC in May 1998. Lastly, after more than 21 years of service, the Division joins me in wishing all the best to Mr. Stanley Tanaka on his transfer to the Treasury Management Branch of the Department of Budget & Finance and to thank him for his many years of hardworking service to the Division and Department.

Respectfully submitted,

LYNN Y. WAKATSUKI
Commissioner of Financial Institutions

Staff

Staff Changes

Lynn Y. Wakatsuki
Commissioner

Licensing Branch Manager Stanley K. Tanaka transferred to another State department as of June 22, 1998.

Lynne H. Himeda
Deputy Commissioner

Myron Tom
Acting Licensing Branch Manager

Melvyn T. Minami
Examination Branch Manager

Gary L. Ruby
Regulation Analyst

Secretarial Staff
Karen Y. S. Kaneko
Carol Ann Tanaka
Melanie M. Yoshida

Licensing Branch Examiners
Francesca C. Gabrielli
Raymond K. Onishi

Examination Branch Supervisor
Randolph M. Kimura

Examination Branch Examiners
Lilian L. Cheung
Michael H. Kollmeyer
Roy M. Maeda
Jamie T. Morikawa
Charles M. Ng
Sayaka T. Ogg
Wayne K. Oshiro
Walter Y. Sugiura
Kelly F. Tran
Melvin T. Watanabe

Our Mission ...

...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

Statement of Condition

State-Chartered Banks

	12/31/97	12/31/98
Number of Banks	5	5
ASSETS		
Loans and Leases ¹	14,210,694	15,685,251
Cash and Due from Banks	1,442,120	1,606,055
Securities	4,625,382	4,620,394
Fixed Assets	517,994	526,230
Other Real Estate	37,900	36,894
Other Assets	634,343	769,803
TOTAL ASSETS	21,468,433	23,244,627
LIABILITIES & CAPITAL		
Total Deposits	14,541,388	16,037,769
Other Liabilities	5,109,189	5,275,566
 Total Liabilities	 19,650,577	 21,313,335
Capital	1,817,856	1,931,292
TOTAL LIABILITIES & CAPITAL	21,468,433	23,244,627

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	8.47%	8.31%
Total Loans to Total Deposits	97.73%	97.80%
Total Loans to Total Assets	66.19%	67.48%

¹ Including Fed Funds Sold; Net of Loan Loss Reserve.

Statement of Condition

State-Chartered Savings and Loan Associations

	12/31/97	12/31/98
Number of Savings & Loan Associations	2	2
ASSETS		
Mortgage Loans	681,310	708,097
Mortgage Pool Securities	256,253	214,779
All Other Loans	8,300	6,993
Cash	60,379	100,306
Investments	0	0
Repossessed Assets	3,855	7,699
Fixed Assets	5,468	8,594
Other Assets	35,797	41,631
TOTAL ASSETS	1,051,362	1,088,099
LIABILITIES AND CAPITAL		
Withdrawable Shares	730,472	798,217
Borrowed Money	214,962	177,791
Other Liabilities	25,321	26,577
Total Liabilities	970,755	1,002,585
Capital	80,607	85,514
TOTAL LIABILITIES & CAPITAL	1,051,362	1,088,099

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	7.67%	7.86%
Total Loans to Total Assets	89.97%	85.46%

Statement of Condition

Depository Financial Services Loan Companies

	12/31/97	12/31/98
Number of Depository Financial Services Loan Companies	8	5
ASSETS		
Loans and Leases ²	859,642	355,851
Cash and Due from Banks	26,761	27,554
Securities	161,604	132,690
Fixed Assets	8,469	4,076
Other Real Estate	13,761	7,863
Other Assets	11,157	6,753
TOTAL ASSETS	1,081,394	534,787
LIABILITIES & CAPITAL		
Total Deposits	851,136	454,158
Other Liabilities	94,256	18,468
Total Liabilities	945,392	472,626
Capital	136,002	62,161
TOTAL LIABILITIES & CAPITAL	1,081,394	534,787

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	12.58%	11.62%
Total Loans to Total Deposits	101.00%	78.35%
Total Loans to Total Assets	79.49%	66.54%

² Net of Loan Loss Reserve.

Statement of Condition

Nondepository Financial Services Loan Companies

	12/31/97	12/31/98
Number of Nondepository Financial Services Loan Companies	32	33
ASSETS		
Loans and Leases ³	2,118,023	1,950,173
Cash and Due from Banks	37,948	9,047
Securities	15,393	10,061
Fixed Assets	3,789	3,205
Other Real Estate	18,578	19,056
Other Assets	97,027	96,236
TOTAL ASSETS	2,290,758	2,087,778
LIABILITIES & CAPITAL		
Borrowed Money	36,397	73,474
Borrowing from Parents	1,832,798	1,622,046
Other Liabilities	105,360	95,982
Total Liabilities	1,974,555	1,791,502
Capital	316,203	296,276
TOTAL LIABILITIES & CAPITAL	2,290,758	2,087,778

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	13.80%	14.19%
Total Loans to Total Assets	92.46%	93.41%

³ Net of Loan Loss Reserve.

Directory of State-Chartered Banks

STATE BANK ASSOCIATION

Hawaii Bankers Association
1000 Bishop Street, Suite 410
Honolulu, Hawaii 96813-4204
Tel: (808) 524-5161
Fax: (808) 521-4120

Officers

JOHN K. TSUI
President
(First Hawaiian Bank)

RICHARD J. DAHL
Second Vice President
(Bank of Hawaii)

WARREN K.K. LUKE
Treasurer
(Hawaii National Bank)

JOICHI SAITO
First Vice President
(Central Pacific Bank)

RONALD K. MIGITA
Secretary
(City Bank)

RODNEY R. SHINKAWA
Executive Vice President
(Hawaii Bankers Association)

FEDERAL AGENCY

Federal Deposit Insurance Corporation
Review Examiner (Consumer Affairs / Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)

NATIONAL BANKS

The Comptroller of the Currency
Regional Administrator of National Banks
Western District
50 Fremont Street, Suite 3900
San Francisco, CA 94105

Telephone No.: (415) 545-5900 (San Francisco)

Directory of State-Chartered Banks

BANK OF HAWAII
111 South King Street
Honolulu, Hawaii 96813
Tel (808) 847-8888

Lawrence M. Johnson, Chairman of the Board and Chief Executive Officer; **Richard J. Dahl**, President; **Alton T. Kuioka**, Vice Chairman; **Mary P. Carryer**, Vice Chairman; **Joseph T. Kiefer**, Executive Vice President; **Robert W. Paris**, Executive Vice President; **David A. Houle**, Executive Vice President; **Duane D. Feekin**, Executive Vice President; **Walter J. Laskey**, Executive Vice President; **Karl K.Y. Pan**, Executive Vice President; **James C. Tollefson**, Executive Vice President; **Ron J. Schmid**, Executive Vice President; **John R. Andrews**, Executive Vice President.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$13,562,048

Total Capital \$991,528

BRANCH OFFICES

Oahu

Airport Branch
Honolulu International Airport 96820
(808) 831-4714

Ala Moana Branch
1441 Kapiolani Boulevard 96814
(808) 942-6111

Chinatown Branch
101 North King Street 96817
(808) 532-2484

Hawaii Kai Branch
7192 Kalanianaole Highway 96825
(808) 397-4010

Kahala Mall Star Market Branch
4211 Waialae Avenue 96816
(808) 733-7450

Kaimuki Branch
3600 Waialae Avenue 96816
(808) 733-2570

Kalihi Branch
1950 North King Street 96819
(808) 832-4074

Kamehameha Center Star Market Branch
1620 North School Street 96817
(808) 832-2750

Kapahulu Branch
727 Kapahulu Avenue 96816

(808) 733-2700

Keeaumoku Branch
1451 South King Street 96814
(808) 973-4444

Hawaii Kai Safeway Store Branch
377 Keahole Street 96825
(808) 397-2250

Main Branch
111 South King Street 96813
(808) 538-4171

Manoa Branch
2752 Woodlawn Drive 96822
(808) 988-6224

Mapunapuna Branch
2969 Mapunapuna Place 96819
(808) 831-4700

Moiliili Star Market Branch
2470 South King Street 96826
(808) 973-2660

Pearl Harbor Branch
98 Bougainville Road 96818
(808) 422-0591

Bank of Hawaii-Oahu - continued

University Branch
1010 University Avenue 96826
(808) 973-4460

Waialae-Kahala Branch

Directory of State-Chartered Banks

4634 Kilauea Avenue 96816
(808) 733-7474

Waia'akamilo Branch
1617 Dillingham Boulevard 96817
(808) 832-4050

Waikiki Branch
2220 Kalakaua Avenue 96815
(808) 543-6900

Ward Plaza Branch
210 Ward Avenue 96814
(808) 523-3158

Aikahi Park Branch
25 Kaneohe Bay Drive 96734
(808) 254-0004

Ewa Beach Branch
91-775 Papipi Road 96706
(808) 689-8331

Haleiwa Branch
66-165 Kamehameha Highway 96712
(808) 637-6235

Kailua Branch
636 Kailua Road 96734
(808) 266-4600

Kailua Safeway Store Branch
200 Hamakua Drive 96734
(808) 266-3750

Kaneohe Branch
45-1001 Kamehameha Highway 96744
(808) 233-4670

Kaneohe Star Market Branch
46-023 Kamehameha Highway 96744
(808) 233-2050

Kapolei Branch
91-590 Farrington Highway 96706
(808) 674-0537

Laie Branch
55-510 Kamehameha Highway 96762
(808) 239-9238

Marine Corps Base Hawaii, Kaneohe Bay
1196 Fifth Street 96734
(808) 254-1551

Mililani Branch
95-221 Kipapa Drive 96789
(808) 623-2831

Mililani Safeway Store Branch
94-780B Meheula Parkway 96789
(808) 625-7577

Pearl City Branch
850 Kamehameha Highway 96782
(808) 453-2540

Pearlridge Branch
98-211 Pali Momi Street 96701
(808) 484-3504

Wahiawa Branch
634 California Avenue 96786
(808) 622-1651

Waianae Branch
86-015 Farrington Highway 96782
(808) 696-4227

Waipahu Branch
94-712 Farrington Highway 96797
(808) 671-1731

Waipahu Safeway Store Branch
94-050 Farrington Highway 96797
(808) 671-7997

Waikele Branch
94-817 Lumiaina Street 96797
(808) 676-4449

Directory of State-Chartered Banks

Bank of Hawaii - continued

Maui

Hana Branch
Hana 96713
(808) 248-8015

Kahana Gateway Branch
4405 Honoapiilani Highway 96761
(808) 699-3922

Kahului Branch
27 Puunene Avenue 96732
(808) 871-8250

Maui Marketplace Branch
270 Dairy Road 96732
(808) 871-8260

ISB Safeway Kahului
170 East Kamehameha Avenue, 96732
(808) 871-8218

Kihei Branch
1279 South Kihei Road 96753
(808) 879-5844

Kihei Star Market Branch
1310 South Kihei Road 96753
(808) 879-6200

Lahaina Branch
P. O. Box 877 96767
(808) 661-8781

Paia Branch
35 Baldwin Avenue 96779
(808) 579-9511

Pukalani Branch
5501 Pukalani Street 96768
(808) 572-7242

Wailuku Branch
2105 Main Street 96793
(808) 871-8200

Molokai

Kaunakakai Branch
P. O. Box 406 96748
(808) 553-3273

Lanai

Lanai Branch
460 Eight Street 96763
(808) 565-6426

Hawaii

Hamakua Branch (Honokaa)
P. O. Box 188 96727
(808) 775-7218

Kaikoo Branch
120 Pauahi Street 96720
(808) 935-9701

Kamuela Branch
P. O. Box 308 96743
(808) 885-7995

Kau Branch (Pahala)
P. O. Box 10 96777
(808) 928-8356

Kealakekua Branch
P. O. Box 8 96750
(808) 322-9377

Kohala Branch (Kapaau)
P. O. Box 9 96755
(808) 889-6217

CTA Super Stores Puainako Branch
50 East Puainako Street 96720
(808) 959-8447

CTA Super Stores Keauhou Branch
Keauhou Shopping Center
78-6831 Alii Drie 96740
(808) 322-3380

CTA Super Stores Kailua-Kona Branch
74-5594 Palani Road 96740
(808) 331-2271

Kona Branch
75-5595 Palani Road 96740
(808) 326-3900

Directory of State-Chartered Banks

Bank of Hawaii - continued**Hawaii - continued**

Pahoa Branch
P. O. Box 1312 96778
(808) 965-9511

Waiakea Branch
417 E. Kawili Street 96720
(808) 961-0681

Kauai

Hanapepe Branch
P. O. Box 320 96716
(808) 335-5021

Kapaa Branch
1407 Kuhio Highway 96746
(808) 822-3471

Kauai Processing & Service Center
4421 Kukui Grove Street 96766
(808) 245-7381

Lihue Branch
4455 Rice Street 96766
(808) 245-6761

Princeville Branch
P. O. Box 959 96714
(808) 826-6551

Waimea Branch
P.O. Box 508 96796
(808) 338-1636

Pacific Islands

Mariana Islands
Dededo Branch
1340-C North Marine Drive
Upper Tumon, Guam 96910
(671) 646-8710

Guam Branch
P. O. Box BH
Agana, Guam 96910
(671) 479-3500

P. O. Box BH
Agana, Guam 96910
(671) 646-1881

Susupe Branch
P. O. Box 566
Saipan, Mariana Islands 96950
(670) 235-5400

Garapan Branch
Middle Road
Garapan, Saipan
(670) 322-4200

American Samoa
American Samoa Branch
P. O. Box 69
Pago Pago, American Samoa 96799
(684) 633-4226

Pohnpei Branch
P. O. Box 280
Kolonia, Pohnpei, East Caroline Islands 96941
(691) 320-2545

W. Caroline Islands
Koror Branch
P. O. Box 340
Koror, Palau Islands, West Caroline Islands 96940
(809) 488-2602

Yap Branch
Yap Cooperative Association Building
P. O. Box 309
Colonia, Yap, West Caroline Islands 96943
(691) 350-2373

Kosrae Branch
Skilling Hotel
Tofol, Kosrae 96944
(691) 370-3230

Majuro Branch
Gibson Shopping Center
Delap Community
Majuro, Marshall Islands 96960
(692) 625-3741

Directory of State-Chartered Banks

Bank of Hawaii - continued

International

Fiji
Suva Branch
67-69 Victoria Parade
Suva, Fiji
(679) 312-144

Nadi Branch
277 Main Street
Nadi, Fiji
(679) 70-3711

Japan
Tokyo Branch
Akasaka Twin Tower, 8th Floor
17-22 Akasaka, 2 Chome
Tokyo 107, Japan
(3)588-1251

Hong Kong Branch
6201 Central Plaza, 18 Harbour Road
Wan Chai, Hong Kong
(852) 2 588-9488

Korea
Seoul Branch
Oriental Chemical Building 10th Floor
50, Sokong-dong, Chung-ku
Seoul, Korea
(82) 2 757-0831

Singapore Branch
77 Robinson Road, # 10-03
SIA Building
Singapore 068896
(65) 538-5248

Manila Representative Office
8th Floor Metrobank Plaza, Sen. Gil J. Puyat Avenue
Makati, Metro Manila, Philippines

Cebu City Representative Office
Krizi Building, Unit 217
Gonzales Compound
Gorordo Avenue
Lahug, Cebu City
Philippines
(63) 32 232-3837

Taipei Branch
5th Floor, 149 Min Sheng East Road, Sec. 2
Taipei, Taiwan, Republic of China 104
(886) 2 515-2101

Directory of State-Chartered Banks

BANK OF HONOLULU
841 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 543-3700

Sukamto Sia, Chairman of the Board; **Takao Sato**, Vice Chairman and Chief Executive Officer; **Terrill S. W. Chock**, Executive Vice President.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$83,118

Total Capital \$7,893

BRANCH OFFICES

Oahu

Downtown Office
841 Bishop Street 96813
(808) 543-3700

Kapiolani Branch
1585 Kapiolani Boulevard 96814
(808) 973-4400

Manoa Branch
2851 East Manoa Road 96822
(808) 973-4500

Kaneohe Branch
46-028 Kawa Street 96744
(808) 233-4700

Pearlridge Branch
98-150 Kaonohi Street 96701
(808) 483-4800

Directory of State-Chartered Banks

CENTRAL PACIFIC BANK

220 South King Street
Honolulu, Hawaii 96813
Tel (808) 544-0500

Joichi Saito, Chairman of the Board and Chief Executive Officer; **Naoaki Shibuya**, President and Chief Operating Officer; **Austin Y. Imamura**, Executive Vice President and Secretary; **Neal K. Kanda**, Executive Vice President.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$1,558,769

Total Capital \$138,017

BRANCH OFFICES

Oahu

Main Branch
220 South King Street 96813
(808) 544-0510

Hawaii Kai Branch
6600 Kalanianaole Highway, Suite 107 96825
(808) 397-2626

Kahala Times Super Market Branch
1173 21st Avenue 96816
(808) 733-8180

Kaheka Branch in Daiei
801 Kaheka Street 96814
(808) 973-6177

Kaimuki Branch
3465 Waialae Avenue 96816
(808) 733-8188

Kaimuki Times Super Market Branch
3221 Waialae Avenue 96816
(808) 733-2550

Kalihi Branch
2024 North King Street 96819
(808) 832-6677

King - Smith Branch
76 North King Street 96817
(808) 532-4900

Makiki Branch
818 Keeumoku Street 96814

(808) 973-7676

Mapunapuna Branch
960 Mapunapuna Street 96819
(808) 831-3888

Moiliili Branch
2615 South King Street 96826
(808) 973-7654

Waikiki Branch
105 Uluniu Avenue 96815
(808) 971-3277

Ward Branch
505 Ward Avenue 96814
(808) 592-4000

Kailua Branch
201 Hamakua Drive 96734
(808) 266-3333

Kaneohe Branch
45-1151 Kamehameha Highway 96744
(808) 233-2323

Mililani Branch
95-720 Lanikuhana Avenue 96789
(808) 625-8855

Directory of State-Chartered Banks

Central Pacific Bank - continued

Oahu - continued

Pearl City Branch in Daiei
850 Kamehameha Highway 96782
(808) 453-2350

Pearlridge Branch
98-150 Kaonohi Street 96701
(808) 483-5600

Royal Kunia Branch
in Times Super Market
94-615 Kupuohi Street 96797
(808) 688-0188

Waipahu Branch
94-210 Pupukahi Street 96797
(808) 671-4595

Waipahu Branch in Daiei
94-144 Farrington Highway 96797
(808) 678-6750

Maui

Kahului Branch
85 West Kaahumanu Street 96732
(808) 877-3387

Hawaii

Hilo Branch
525 Kilauea Avenue 96720
(808) 935-5251

Hilo Branch in Sure Save Super Market
1990 Kinoole Street 96720
(808) 959-0800

Kailua-Kona Branch
75-1010 Henry Street 96740
(808) 329-4481

Lihue Branch
4364 Rice Street 96766
(808) 245-3311

Kapaa Branch in Big Save Value Center
4-1105 Kuhio Highway 96746
(808) 821-6900

Directory of State-Chartered Banks

CITY BANK
201 Merchant Street
Honolulu, Hawaii 96813
Tel (808) 535-2500

James H. Kamo, Chairman of the Board; **Ronald K. Migita**, Vice Chairman, CEO, and President; **Michael K. Kawamoto**, Executive Vice President; **Randall T. Kawano**, Senior Vice President and CFO; **Warren Y. Kunimoto**, Senior Vice President; **Wayne T. Miyao**, Senior Vice President; **Caryn S. Morita**, Senior Vice President; **Clifford K. Ogata**, Senior Vice President.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$792,271

Total Capital \$67,934

BRANCH OFFICES

Oahu

Main Branch
201 Merchant Street 96813
(808) 535-2500

Kalihi Branch
2295 North King Street 96819
(808) 832-2480

Kapalama Branch
1535 Dillingham Boulevard 96817
(808) 546-8444

Kapiolani Branch
1600 Kapiolani Boulevard 96814
(808) 973-3900

Makiki Branch
1338 South Beretania Street 96814
(808) 594-7400

McCully Branch
2002 South King Street 96826
(808) 973-6360

Waikiki Branch
2301 Kuhio Avenue 96815
(808) 971-4720

Kailua Branch
419 Kuulei Road 96734
(808) 266-4765

Kapolei Branch
1001 Kamokila Boulevard 96707
(808) 674-0882

Wahiawa Branch
935 California Avenue 96786
(808) 622-1626

Maui

Kahului Branch
285 Kaahumanu Avenue 96732
(808) 871-7761

Hawaii

Kaiko'o Mall Branch
777 Kilauea Avenue 96720
(808) 935-6844

Directory of State-Chartered Banks

FIRST HAWAIIAN BANK
999 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 525-6340

Walter A. Dods, Jr., Chairman and Chief Executive Officer; **John K. Tsui**, President and Chief Operating Officer; **Howard H. Karr**, Vice Chairman, Chief Financial Officer and Treasurer; **Donald G. Horner**, Vice Chairman; **Lily Yao**, Vice Chairman; **Gerald M. Pang**, Executive Vice President and Chief Credit Officer; **Albert M. Yamada**, Executive Vice President and Chief Financial Officer; **Thomas Huber**, Executive Vice President, General Counsel and Assistant Secretary; **Anthony R. Guerrero Jr.**, Executive Vice President; **Gary L. Caulfield**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **W.B. Johnstone**, Executive Vice President and Treasurer; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robert A. Alm**, Executive Vice President; **Herbert E. Wolff**, Senior Vice President and Secretary.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$7,248,421

Total Capital \$725,920

BRANCH OFFICES

Oahu

Main Branch
999 Bishop Street 96813
(808) 525-6340

Aina Haina Branch
Aina Haina Shopping Center 96821
(808) 373-2171

Chinatown Branch
2 North King Street 96817
(808) 525-6888

Eaton Square Branch
444 Hobron Lane 96815
(808) 973-6463

Hawaii Kai Branch
7110 Kalanianaole Highway 96825
(808) 373-8821

Hickam Branch
30 Hickam Court 96818
(808) 422-2781

Kahala Branch
1348 Hunakai Street 96816
(808) 943-4700

Kaimuki Branch

3599 Waialae Avenue 96816
(808) 943-4570

Kalihi Branch
2250 North King Street 96819
(808) 525-8792

Kapahulu Branch
433 Kapahulu Avenue 96816
(808) 943-4606

Kapiolani Branch
1580 Kapiolani Boulevard 96814
(808) 943-4437

King-Liliha Branch
445 North King Street 96817
(808) 525-8860

Liliha Branch
1420 Liliha Street 96817
(808) 537-9927

Makiki Branch
1111 South Beretania Street 96814
(808) 525-8156

Directory of State-Chartered Banks

First Hawaiian Bank-Oahu - continued

Makiki Heights Branch

1235 Wilder Avenue 96822
(808) 522-6500

Moanalua Branch

1000 Mapunapuna Street 96819
(808) 841-7629

Manoa Marketplace Branch

2752 Woodlawn Drive 96822
(808) 973-6481

Mortgage Banking Center

841 Bishop Street, Suite 222 96813
(808) 523-9880

Sand Island Branch

111 Sand Island Access Road, Suite R-20 96819
(808) 842-5793

University Banking Center

2411 South King Street 96826
(808) 943-4632

Waikiki Branch

2181 Kalakaua Avenue 96815
(808) 943-4670

Ward Branch

250 Ward Avenue, Suite 140 96814
(808) 593-0060

Ewa Beach Branch

91-919 Fort Weaver Road 96706
(808) 671-7006

Haleiwa Branch

66-135 Kamehameha Highway 96712
(808) 637-5034

Kahuku Branch

Kahuku Sugar Mill Shopping Center
56-565 Kamehameha Highway 96731
(808) 293-9271

Kailua Branch

705 Kailua Road 96734
(808) 261-3371

Windward City Shopping Center 96744
(808) 261-1898

Kaneohe Bay Branch
46-047 Kamehameha Highway 96744
(808) 261-1795

Kapolei Branch
590 Farrington Highway 96707
(808) 674-0013

Laie Branch
Laie Village Shopping Center, Suite 3
55-510 Kamehameha Highway 96792
(808) 293-0184

Mililani Branch
Mililani Shopping Center
95-390 Kuahelani Street 96789
(808) 623-1111

Pearl City Branch
890 Kamehameha Highway 96782
(808) 488-2142

Pearlridge Branch
98-1071 Moanalua Road 96701
(808) 487-0200

Schofield Branch
Schofield Barracks 96786
(808) 623-8616

Wahiawa Branch
730 California Avenue 96786
(808) 625-1182

Waianae Branch
86-020 Farrington Highway 96792
(808) 696-7041

Waipahu Branch
94-205 Leoku Street 96797
(808) 671-3971

Kaneohe Branch

Directory of State-Chartered Banks

First Hawaiian Bank - continued

(808) 885-7991

Maui

Kaahumanu Branch
86 Kamehameha Avenue 96732
(808) 877-5516

Kahului Branch
20 West Kaahumanu Avenue 96732
(808) 877-2311

Kihei Branch
41 East Lipoa Street, Suite 28 96753
(808) 875-0055

Lahaina Branch
215 Papalaua Street 96761
(808) 661-3655

Napili Branch
Napili Plaza
5095 Napilihau Street 96761
(808) 669-5655

Pukalani Branch
67 Makawao Avenue 96768
(808) 572-7238

Wailuku Branch
27 Market Street 96793
(808) 877-2377

Hawaii

Hilo Shopping Center Branch
1205 Kilauea Avenue 96720
(808) 969-2211

Kamehameha Branch
120 Waianuenue Avenue 96720
(808) 969-2222

Kaikoo Branch
111 Aupuni Street 96720
(808) 935-2826

Honokaa Branch
Mamane Street at Kika Street 96727
(808) 775-7276

Kamuela Branch
Kamuela Shopping Center 96743

Kealakekua Branch
Mamalahoa Highway 96750
(808) 322-3484

Kona Branch
74-5593 Palani Road 96740
(808) 329-2461

Waikoloa Branch
68-1845 Waikoloa Road 96738
(808) 883-8555

Pahoa Branch
Government Main Road 96778
(808) 965-8621

Lanai

Lanai Branch
644 Lanai Avenue 96763
(808) 565-6969

Kauai

Hanapepe-Eleele Branch
Eleele Shopping Center, Building 606 96705
(808) 335-3161

Kapaa Branch
4-1366 Kuhio Highway 96746
(808) 822-4966

Koloa Branch
3506 Waikomo Road 96756
(808) 742-1642

Kukui Grove
Kukui Grove Shopping Center
3-2600 Kaumualii Highway, Suite 1023 96766
(808) 245-6394

Lihue Branch
4423 Rice Street 96766
(808) 245-4024

Directory of State-Chartered Banks

First Hawaiian Bank - continued

Kauai - continued

Princeville Branch
5-4280 Kuhio Highway 96722
(808) 826-1560

Waimea Branch
4525 Panako Road 96796
(808) 338-1611

Pacific Islands

Guam

Maite Branch
400 Route 8
Mongmong, Guam 96927-2010
(671) 475-7800

Dededo Branch
Compadres Mall
562 Harmon Loop
Dededo, Guam 96912
(671) 632-9381

Gualo Rai Branch
Gualo Rai Commercial Center
Gualo Rai, Saipan
Commonwealth of the Mariana Islands
(670) 235-3090

West Indies

Cayman Island Branch
Cayman International Trust Bldg.
P.O. Box 500
Georgetown, Grand Cayman
Cayman Island
(808) 844-8680

Directory of State-Chartered Banks

AMERIKA SAMOA BANK, INC.

Hawaii Branch

Pioneer Federal Plaza
2153 North King Street
Honolulu, Hawaii 96817
Tel (808) 832-0155

Hawaii Manager-**Michael C. Leiden**

Vera Annesley, Chairwoman of the Board; **Morris I. Scanlan**, Vice Chairman; **Harold P. Fielding, Sr.**, President and CEO; **Maria Teresa Galvez**, Senior Vice President and CFO; **Michael C. Leiden**, Senior Vice President; **Steven H. Watson**, Senior Vice President.

—

THE BANK OF TOKYO-MITSUBISHI, LTD.

Honolulu Agency

Davies Pacific Center
841 Bishop Street, Suite 2110
Honolulu, Hawaii 96813
Tel (808) 521-9811

General Manager-**Katsumi Ishibashi**

Tasuku Takagaki, Chairman of the Board; **Satoru Kishi**, President; **Kenji Yoshizawa**, Deputy President; **Shigemitsu Miki**, Deputy President.

—

PHILIPPINE NATIONAL BANK

Honolulu Agency

1145 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 521-1493

AVP & Agent-**George A. Fortea**

Edgardo Angara, Chairman of the Board; **Benjamin Palma Gil**, President and Vice Chairman of the Board; **Felix Carao, Jr.**, Corporate Secretary and Chief Legal Counsel; **Santiago Cua, Jr.**, Senior Executive Vice President; **Basilio R. Cruz, Jr.**, Executive Vice President; **Manuel Mendoza**, Executive Vice President; **Ervin Encanto**, Executive Vice President.

Directory of State Chartered Savings and Loan Associations

STATE LEAGUE

Hawaii League of Savings Institutions
4211 Waialae Avenue
Honolulu, Hawaii 96816-5319

Tel: (808) 733-2904
Fax: (808) 733-2905

OFFICERS

RODNEY R. SHINKAWA
Chairman of the League

WAYNE K. MINAMI
President
(American Savings Bank)

RICHARD C. LIM
First Vice Chair
(International Savings and Loan Association, Limited)

DANIEL L. COLIN
Second Vice Chair
(Territorial Savings and Loan Association)

FEDERAL AGENCIES

Office of Thrift Supervision
1 Montgomery Street, Suite 400
San Francisco, CA 94120

Telephone No.: (415) 616-1500

Federal Deposit Insurance Corporation
Review Examiner (Consumer Affairs / Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)
(202) 393-8400 (Washington, D.C.)

Directory of State Chartered Savings and Loan Associations

INTERNATIONAL SAVINGS AND LOAN ASSOCIATION, LIMITED

Stock Association
Administrative Office:
201 Merchant Street (P.O. Box 2960, 96802)
Honolulu, Hawaii 96813
Tel (808) 535-2500

Lionel Y. Tokioka, Chairman of the Board; **Ronald K. Migita**, Vice Chairman and Chief Executive Officer; **Richard C. Lim**, President and Chief Operating Officer.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$650,798

Total Equity Capital \$63,361

BRANCH OFFICES

Oahu

Honolulu

36 South King Street 96813
(808) 532-8111

1111 Bishop Street 96813
(808) 532-4740

4211 Waialae Avenue 96816
(808) 733-3220

2119 North King Street 96819
(808) 832-2470

909 Kapahulu Avenue 96816
(808) 733-3210

1600 Kapiolani Boulevard 96814
(808) 973-2000

2615 South King Street, Suite 104 96826
(808) 973-4220

Waimalu

98-1247 Kaahumanu Street 96701
(808) 483-4780

Kaneohe

45-1054 Kamehameha Highway 96744
(808) 233-4750

Waipahu

94-210 Pupukahi Street 96797
(808) 677-3181

Maui

Kahului
Kaahumanu Center 96732
(808) 877-3924

Directory of State Chartered Savings and Loan Associations

TERRITORIAL SAVINGS AND LOAN ASSOCIATION

Mutual Association
Administrative Office:
1440 Kapiolani Boulevard, Suite 1400 (P.O. Box 1481, 96806)
Honolulu, Hawaii 96814
Tel (808) 946-1400

Allan S. Kitagawa, Chairman of the Board and Chief Executive Officer; **Daniel L. Colin**, President and Chief Operating Officer; **Vernon H. Hirata**, Executive Vice President and General Counsel.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$437,301

Total Equity Capital \$22,154

BRANCH OFFICES

Oahu

Honolulu

1052 Ala Moana Center 96814
(808) 949-5989

1000 Bishop Street 96813
(808) 536-1710

1108 12th Avenue 96816
(808) 732-5544

1111 McCully Street 96826
(808) 942-4970

1613 Nuuanu Avenue 96817
(808) 523-0006

1199 Dillingham Boulevard 96817
(808) 845-6940

Hawaii Kai
3777 Keahole Street 96825
(808) 396-1404

Pearlridge
98-084 Kamehameha Highway 96701
(808) 487-1581

Kailua
19 Oneawa Street 96734
(808) 261-1781

Kaneohe

46-005 Kawa Street 96744
(808) 235-0089

Waipahu
Waipahu Town Center
94-050 Farrington Highway 96797
(808) 677-0755

Hawaii

Hilo
325 Makaala Street, Suite 102 96720
(808) 935-3952

Kona
75-5751 Kuakini Highway 96740
(808) 329-0707

Maui

Kahului
275 Kaahumanu Avenue 96732
(808) 877-5558

Lahaina
840 Wainee Street 96761
(808) 661-4815

Kauai

Lihue
4393 Kukui Grove Street 96766
(808) 245-5671

Directory of Financial Services Loan Companies

Trade Association

Hawaii Financial Services Association, Inc.
1136 Union Mall, Room 504
Honolulu, Hawaii 96813
Tel: (808) 521-1371

OFFICERS

ALVIN TANAKA
President
(American General Finance of Hawaii, Inc.)

HARRIS HIRATA
Vice President
(Realty Finance, Inc.)

CLYDE TANAKA
Treasurer
(AVCO Financial Services of Hawaii, Inc.)

STEVEN TERUYA
Recording Secretary
(Finance Factors, Limited)

VACANT
Executive Secretary

FEDERAL AGENCY

Federal Deposit Insurance Corporation¹
Review Examiner (Consumer Affairs / Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)

Truth in Lending²
Federal Trade Commission
Prince Kuhio Federal Building, Room 6324
Honolulu, HI 96813

Telephone No.: (808) 546-5685

¹ For depository financial services loan companies.

² For non-depository financial services loan companies.

Directory of Financial Services Loan Companies

FINANCE FACTORS, LIMITED

1164 Bishop Street
(P.O. Box 3979, 96812-3979)
Honolulu, Hawaii 96813
Tel (808) 548-3311

Daniel B.T. Lau, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and CEO; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$ 484,584

Total Capital \$ 51,224

Branch Offices

Oahu

Downtown
1164 Bishop Street 96813
(808) 548-4940

Hawaii Kai
7192 Kalanianaole Highway 96825
(808) 397-2200

Kalihi
1620 North School Street 96817
(808) 832-6500

Kapiolani
1600 Kapiolani Boulevard, Suite 109 96814
(808) 973-3535

Kapahulu
2927 Kapiolani Boulevard 96826
(808) 733-2425

Kailua
200 Hamakua Drive 96734
(808) 266-2900

Kaneohe
46-032 Kamehameha Highway 96744
(808) 233-7200

Mililani
95-720 Lanikuhana Avenue 96789
(808) 625-1120

Pearl City

850 Kamehameha Highway 96782
(808) 453-2100

Wahiawa
670 California Avenue 96786
(808) 621-0734

Waimalu
98-020 Kamehameha Highway 96701
(808) 483-6858

Waipahu
94-239 Waipahu Depot Road 96797
(808) 677-5671

Hawaii

Hilo
427 Kilauea Avenue 96720
(808) 935-6811

Kailua-Kona
74-5620 Palani Road, Suite 210 96740
(808) 329-5299

Kealakekua-Kona
81-6629 Mamalahoa Highway 96750
(808) 322-7663

Directory of Financial Services Loan Companies

Finance Factors, Limited - continued

Maui

Kahului
140 Hoohana Street 96732
(808) 877-7663

Wailuku
33 Market Street, Suite 101 96793
(808) 244-7907

Kauai

Lihue
4370 Kukui Grove Street, Suite 111 96766
(808) 245-3305

Guam
800 South Marine Drive, Suite 4
Tumuning, Guam 96931
(671) 649-5751

GECC FINANCIAL CORPORATION

Amfac Building
700 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 527-8345

David J. Porteus, President; **Kenneth T. Matsuura**, Executive Vice President; **John R. Yap**, Executive Vice President;
James A. Wiencke, Executive Vice President; **Alan R. Cumpston**, Executive Vice President.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$ 9,475

Total Capital \$ 4,189

OAHU FINANCE COMPANY, LTD.

94-889 Waipahu Street
Waipahu, Hawaii 96797
Tel (808) 677-3128

Isami Inoshita, President; **Helen S. Yonashiro**, Vice President; **Gene Inoshita**, Vice President; **Karen Kawamura**,
Secretary and Treasurer.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$ 4,021

Total Capital \$ 1,157

Directory of Financial Services Loan Companies

REALTY FINANCE, INC.

Hilo Shopping Center
1255 Kilauea Avenue
Hilo, Hawaii 96720
Tel (808) 961-0666

Richard Henderson, President, CEO, and Chairman of the Board; **Harris T. Hirata**, Executive Vice President and COO; **Michael S. Chagami**, Treasurer and CFO.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$ 12,800

Total Capital \$ 1,453

Branch Offices

Oahu

Honolulu
1013 Nuuanu Avenue 96817
(808) 537-9404

Hawaii

Kona
Lanihau Center
75-5595 Palani Road 96745
(808) 329-4441

STANDARD FINANCIAL CORP.

705 South King Street, Suite 104
Honolulu, Hawaii 96813
Tel (808) 531-6511

Manager-**Colin T. Morimoto**

Allan S. Totoki, Chairman of the Board, President and CEO; **Colin T. Morimoto**, Senior Vice President and COO; **Adele Lum**, Vice President and CFO; **Larry T. Moriyama**, Vice President and Mortgage Loan Administrator; **Rona S. Totoki**, Secretary.

Statement of Condition as of December 31, 1998
(All figures rounded and in thousands)

Total Assets \$ 23,907

Total Capital \$ 4,137

Branch Offices

Kalihi
2070 North King Street 96819
(808) 847-3988

Waipahu
94-871 Farrington Highway 96797
(808) 671-4521

Directory of Financial Services Loan Companies

AMERICAN GENERAL FINANCE Of HAWAII, INC.

98-1254 Kaahumanu Street
Pearl City, Hawaii 96782
Tel (808) 487-0011

Manager-**Alvin Tanaka**

Frederick W. Geissinger, Chairman, CEO and President; **Bennie D. Hendrix**, Executive Vice President; **Robert A. Cole**, Senior Vice President and Chief Financial Officer; **Ron DiGiacomo**, Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Treasurer.

Branch Offices

Oahu

Honolulu
555 North King Street
Building B, Space 109 96817
(808) 845-2693

Kaneohe
46-028 Kawa Street
Suite A-5 96744
(808) 236-0007

Pearl City
98-1254 Kaahumanu Street 96782
(808) 487-0011

Waipahu
94-1040 Waipio-Uka Street 96744
(808) 671-5664

AMRESCO RESIDENTIAL MORTGAGE CORPORATION (HAWAII)

900 Fort Street Mall, Suite 810
Honolulu, Hawaii 96813
Tel (808) 524-6566

Hawaii Manager-**Joe Borja**

Scott J. Reading, President and CEO; **Michael W. Trickey**, Senior Vice President and CFO; **Debra S. Cappellino**, Vice President; **Mary Chiappetta**, Vice President; **Jason R. Marx**, Vice President; **Mark E. Trentmann, Sr.**, Vice President; **L. Keith Blackwell**, Vice President, General Counsel and Secretary.

Directory of Financial Services Loan Companies

ASSOCIATES FINANCIAL SERVICES COMPANY OF HAWAII, INC.

Hawaii Administrative Office
98-751 Kuahao Place, Second Floor
Pearl City, Hawaii 96782
Tel (808) 488-6225

Hawaii Division Vice President-**Jeffery S. Hamilton**

Wilfred Y. Horie, President; **John F. Hughes**, Executive Vice President and Treasurer; **Gary L. Silvey**, Executive Vice President; **Duncan W. Barker**, Executive Vice President; **James S. Johnson**, Executive Vice President; **Judith L. Leto**, Senior Vice President and Controller; **Frederic C. Liskow**, Secretary.

Branch Offices

Oahu

197 South Hotel Street 96813
(808) 524-8144

2153 North King Street, Suite 109 96819
(808) 847-3211

2320 S. King Street, 96826
(808) 949-2911

419 Waiaakamilo Road Suites E & F 96817
(808) 843-2070

Aiea
99-115 Aiea Heights Drive, Suite 247 96701
(808) 488-1921

Haleiwa
66-145 Kamehameha Highway 96712
(808) 637-5038

Kailua
116 Hekili Street, Suite 104 96734
(808) 261-0826

Mililani
95-1249 Meheula Parkway Suite B-7 96789
(808) 625-0422

Pearl City
98-751 Kuahao Place , Suite A & B 96782
(808) 487-1550

Pearl City
98-450 Kamehameha Highway 96782
(808) 487-6493

Waipahu
94-310 Waipahu Depot Street 96797
(808) 677-3191

Kapolei
1001 Kamokila Blvd. Suite 107 96707
(808) 674-1050

Hawaii

Hilo
220 Kamehameha Avenue 96720
(808) 935-6611

Kona
75-5660 Kopiko Street, Suite B-4 96740
(808) 326-3226

Maui

Kahului
333 Dairy Road, Suite 101 96732
(808) 877-6521

Lahaina
840 Wainee Street, Suite H-4 96761
(808) 661-4813

Kauai

Lihue
4370 Kukui Grove Street, Suite 108 96766
(808) 245-5611

AVCO FINANCIAL SERVICES OF HAWAII, INC.

Hawaii Administrative Office

Directory of Financial Services Loan Companies

4510 Salt Lake Boulevard, C-4
Honolulu, Hawaii 96818
Tel (808) 488-6656

District Managers-**Clyde Tanaka**

Eugene Schutt Jr., President; **Ronald Bukow**, Executive Vice President and Treasurer; **Gary L. Fite**, Executive Vice President and Controller; **Herbert F. Smith**, Executive Vice President and Secretary.

Branch Offices

Oahu

Collection Office
2024 N. King Street, Suite 210 96819
(808) 841-5094

Honolulu
1095 Dillingham Boulevard, Bay F-3 96817
(808) 841-4221

Honolulu
4510 Salt Lake Boulevard, Suite C-4 96818
(808) 488-6656

Kaneohe
46-028 Kawua Street, A-4 96744
(808) 235-3707

Pearl City
719-A Kamehameha Highway 96782
(808) 455-1081

Waipahu
94-216 Farrington Highway, Suite B2-209 96797
(808) 671-2665

Hawaii

Hilo

80 Pauahi Street 96720
(808) 935-0061

50 East Puainako Street, Suite 104 96720
(808) 959-9131

Kona

74-5565 Luhi Street, Suite C-3 96745
(808) 329-4337

Maui

Kahului
353 Ano Street 96732
(808) 877-6551

Lahaina
180 Dickenson Street, Suite 213 96761
(808) 661-0006

Kauai

Lihue
4370 Kukui Grove Street, Suite 103 96766
(808) 245-3337

Directory of Financial Services Loan Companies

BENEFICIAL HAWAII INC.

826 Fort Street Mall
Honolulu, Hawaii 96813
Tel (808) 536-2551

District Manager-**Ronald Shepard**

G. D. Gilmer, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **K. K. Curtin**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

Branch Offices

Oahu

Honolulu
826 Fort Street Mall 96813
(808) 533-4202

1199 Dillingham Boulevard, Suite C-103 96817
(808) 841-3671

1001 Bishop Street, Suite 2660 96813
(808) 537-6371

Kaneohe
45-955 Kamehameha Highway 96744
(808) 247-2156

Wahiawa
823 California Avenue, Suite 31A 96786
(808) 621-8451

Hawaii

Hilo
99 Aupuni Street, Suite 101 96720
(808) 935-1185

Maui

Kahului
95 Lono Avenue, Suite 101 96732
(808) 877-3347

Kauai

Lihue
3100 Kuhio Highway, Suite 13 96766
(808) 245-4063

Directory of Financial Services Loan Companies

COMMERCIAL CREDIT CORPORATION

(Hawaii)

700 Bishop Street, Suite 1010

Honolulu, Hawaii 96813

Tel (808) 531-2569

Tom Brokaw, Executive Vice President; **Martin J. Wong**, Vice President and Secretary; **William R. Hofmann**, Vice President and Treasurer.

Branch Offices

Oahu

Honolulu

700 Bishop Street, Lobby 96813

(808) 531-7215

Moiliili

931 University Avenue, Suite 101 96826

(808) 946-9041

Kalihi

2046 North King Street 96819

(808) 847-1161

Aiea

98-199 Kamehameha Highway, Suite A-1 96701

(808) 486-7600

Kaneohe

45-1117 Kamehameha Highway, Suite 103 96744

(808) 235-0006

Waipahu

94-866 Moloalo Street 96797

(808) 671-5466

Wahiawa

846 Kilani Avenue 96786

(808) 621-0721

Hawaii

Hilo

99 Aupuni Street, Suite 115 96720

(808) 961-3431

Maui

Kahului

65 West Kaahumanu Avenue Suite 3D 96732

(808) 873-7743

Directory of Financial Services Loan Companies

COUNTRYWIDE HOME LOANS, INC.

841 Bishop Street, Suite 750
Honolulu, Hawaii 96813
Tel (808) 524-6960

Angelo R. Mozilo, Chairman; **Stanford L. Kurland**, President and CEO; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Thomas Keith McLaughlin**, Managing Director and CFO.

Branch Office

Harbor Square Tower
225 Queen Street, Suite 100 96813
(808) 532-1150

—

DEVENZON FINANCIAL CORPORATION

1320 Kalani Street, Suite 288
Honolulu, Hawaii 96817
Tel (808) 841-4100

Flozena P. Venzon, President, Secretary and Treasurer; **Michelle L. Balicoco**, Vice President-Operations; **Joselyn Parado**, Vice President-Finance.

FAIRWAY FINANCE, INC.

1316 Ward Avenue, Suite 2
Honolulu, Hawaii 96814
Tel (808) 599-4600

Albert M. Aoki, Executive Vice President; **Dorothy K. Aoki**, Secretary and Treasurer.

—

FHL Lease Holding Company, Inc.

1314 South King Street, 2nd Floor
Honolulu, Hawaii 96814
Tel (808) 593-5300

John K. Tsui, Chairman of the Board and CEO; **Stephen J. Marcuccilli**, President; **Howard H. Karr**, Vice President and Treasurer; **Herbert E. Wolff**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y.C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

FIDELITY FINANCIAL SERVICES OF HAWAII, INC.
719 Kamehameha Highway, Suite C104

Directory of Financial Services Loan Companies

Pearl City, Hawaii 96782
Tel (808) 455-3221

Steve R. Wagner, President; **Gary M. Poetting**, Vice President; **Patrick P. Tom**, Vice President; **Eric T. Torkelson**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

FIRST FINANCE COMPANY OF MOLOKAI

P.O. Box 615
Kaunakakai, Molokai 96748
Tel (808) 553-5545

Manager-**Elizabeth Cockett**

Patrick Cummins, President; **Wilma Souza**, Secretary; **Peter Cockett**, Treasurer; **Elizabeth Cockett**, Assistant Treasurer.

FORD MOTOR CREDIT COMPANY

1585 Kapiolani Boulevard, Suite 922
Honolulu, Hawaii 96814
Tel (808) 946-3200

Hawaii Manager-**Walter Lawson**

Philippe Paillart, Chairman of the Board, Chief Executive Officer, and President; **Terry D. Chenault**, Executive Vice President; **Kenneth J. Coates**, Executive Vice President; **Gregory C. Smith**, Executive Vice President; **David C. Flanigan**; Executive Vice President; **Elizabeth S. Acton**, Vice President and Chief Financial Officer; **David P. Casper**, Vice President and Treasurer; **Hurley D. Smith**, Secretary.

FULL SPECTRUM LENDING, INC.

225 Queen Street, Suite 100A
Honolulu, Hawaii 96813
Tel (808) 532-0922

Joe P. Harvey, President; **Joanne L. Robles**, Vice President; **Sandor E. Samuels**, Secretary; **Thomas Keith McLaughlin**, Chief Financial Officer.

Directory of Financial Services Loan Companies

GE CAPITAL HAWAII, INC.
745 Fort Street Mall, Suite 1800
Honolulu, Hawaii 96813
Tel (808) 527-8200

David J. Porteus, Chairman of the Board and President; **Kenneth T. Matsuura**, Executive Vice President; **John R. Yap**, Executive Vice President; **Alan R. Cumpston**, Executive Vice President; **James A. Wiencke**, Executive Vice President; **John V. Ogden**, Secretary; **Clarene T. Mitsunaga**, Senior Vice President, Treasurer and Controller.

Branch Offices

Oahu

Pearlridge
98-151 Pali Momi Street, Suite 115 96701
(808) 483-4700

Maui

Kahului
285 Kaahumanu Avenue 96732
(808) 871-7737

Hawaii

Kona
75-170 Hualalai Road, Suite D115 96740
(808) 329-5211

Kauai

Lihue
4393 Kukui Grove, Suite 102 96766
(808) 246-1195

GENERAL MOTORS ACCEPTANCE CORPORATION

1357 Kapiolani Boulevard, Suite 800
Honolulu, Hawaii 96814
Tel (808) 946-8555

Manager-**William Driskill**

John D. Finnegan, President; **Richard J.S. Clout**, Executive Vice President; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Gerald E. Gross**, Comptroller; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

HONOWAII INVESTMENT CO., LTD.
1720 Ala Moana Boulevard, Suite A-1
Honolulu, Hawaii 96815
Tel (808) 941-3747

Betty C. Lau, President and Treasurer; **Jason K. Lau**, Secretary.

HOUSE OF FINANCE, INC.
1810 N. King Street, Suite A

Directory of Financial Services Loan Companies

Honolulu, Hawaii 96819
Tel (808) 847-8493

Roland C. Casamina, President; **Evelyn Casamina**, Vice President.

HOUSEHOLD FINANCE CORPORATION OF HAWAII

733 Bishop Street, Suite 163
Honolulu, Hawaii 96813
Tel (808) 599-3846

District Manager-**Jim Staub**

G. D. Gilmer, President; **J. A. Vozar**, Executive Vice President; **K. K. Curtin**, Vice President, Secretary, and General Counsel; **B. B. Moss, Jr.**, Vice President and Treasurer.

Branch Office

Hawaii

Hilo
120 Pauahi Street 96720
(808) 961-0625

INVESTORS FINANCE, INC.

50 South Beretania Street, Suite C117B
Honolulu, Hawaii 96813
Tel (808) 533-7437

Daniel J. Jeffers, President and Treasurer; **Karen Tonkin-Oani**, Chief Executive Officer, Vice President and Secretary.

KAUAI ISLAND FINANCE, INC.

Kokua Professional Building
2973 Umi Street
Lihue, Kauai 96766
Tel (808) 245-6968

Manager-**Bernadette Sakoda**

Richard K. Maeda, President; **Wayne R. Ellis**, Vice President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Morris Shinsato**, Secretary; **Satoru Masuda**, Treasurer.

Directory of Financial Services Loan Companies

MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.

140 North Market Street
Wailuku, Maui 96793
Tel (808) 244-9143

Lloyd Y. Kimura, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

MERRILL LYNCH CREDIT CORPORATION

1001 Bishop Street, Suite 2800
Honolulu, Hawaii 96813
Tel (808) 525-8375

Manager-Larry C. Jackson

Michael A. Johnston, Chairman of the Board, President and Chief Executive Officer; **John J. Donlon**, Senior Vice President and Secretary; **Francis X. Ervin, Jr.**, Senior Vice President and Treasurer.

MUTUAL FINANCE COMPANY, LIMITED

1022 Bethel Street
Honolulu, Hawaii 96813
Tel (808) 531-1311

Franklin M. Tokioka, President; **Steven T. Kodani**, Vice President and Treasurer; **Robert N. Yoshimura**, Vice President; **Ronald T. Oda**, Secretary.

NEW AMERICA FINANCIAL, INC.

733 Bishop Street, Suite 2170
Honolulu, Hawaii 96813
Tel (808) 536-3656

Rick R. Hagelstein, Chairman of the Board and Chief Executive Officer; **Bud L. Terrell**, Vice Chairman; **Lane A. Terrell**, President; **Jim Gross**, Executive Vice President and Chief Financial Officer; **Richard J. Gordon**, Executive Vice President and Secretary.

Directory of Financial Services Loan Companies

NORWEST FINANCIAL HAWAII, INC.

1311 Kapiolani Boulevard, Suite 101
Honolulu, Hawaii 96814
Tel (808) 591-2231

District Manager-**Patrick Tom**

Steve R. Wagner, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Eric T. Torkelson**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

Branch Offices

Oahu

Honolulu
1311 Kapiolani Boulevard, Suite 101 96814
(808) 591-2231

549 Halemaumau Street 96821
(808) 373-9851

1210 Dillingham Boulevard 96817
(808) 841-0981

Aiea
99-115 Aiea Heights Drive 96701
(808) 487-3896

Kailua
26 Hoolai Street 96734
(808) 262-6584

Waianae
85-866 Farrington Highway 96792
(808) 696-7011

Waipahu
94-235 Hanawai Circle 96797
(808) 671-4031

Hawaii

Hilo
266 Waianuenue Avenue 96720
(808) 935-5241

Kona
75-5722 Hanama Place 96740
(808) 329-7026

Kamuela
Uilani Plaza, Mamalahoa Highway, Suite G 96743
(808) 885-1201

Maui

Wailuku
210 Imi Kala Street, Suite 203 96793
(808) 244-9097

Kauai

Lihue
3122 Kuhio Highway, Suite A-14 96766
(808) 246-9955

Directory of Financial Services Loan Companies

NOVUS FINANCIAL CORPORATION

HonFed Tower
1357 Kapiolani Boulevard, Suite 1110
Honolulu, Hawaii 96814
Tel (808) 945-9970

Nancy S. Donovan, President; **Thomas F. White**, Vice President and Secretary; **Ronald F. Tegler**, Vice President, Controller and Treasurer.

—

OK FINANCE, INC.

City Financial Tower
201 Merchant Street, Suite 1650
Honolulu, Hawaii 96813
Tel (808) 526-1214

Manager-**Paul S. Mori**

Yoshinori Ito, President; **Paul S. Mori**, Secretary and Treasurer.

—

PACIFIC LOAN INC.

1164 Bishop Street, Suite 1100
Honolulu, Hawaii 96813
Tel (808) 548-3355

Robert Miyasato, President and Secretary; **Jed Sueoka**, Vice President and Controller; **Wai Mun Chung**, Vice President and Treasurer.

—

PREFERRED FINANCIAL FUNDING, INC.

1164 Bishop Street, Suite 1505
Honolulu, Hawaii 96813
Tel (808) 545-7778

Hawaii Manager-**Fred White**

Jay P. Lowry, Chief Executive Officer; **Richard B. Ferguson**, President; **Pamelia R. Lowry**, Executive Vice President and Secretary.

Directory of Financial Services Loan Companies

SAFETY LOAN COMPANY, LTD.
2065 South King Street, Room 105
Honolulu, Hawaii 96826
Tel (808) 946-4894

Sonny Okada, Chief Executive Officer; **Judy Okada**, President and Secretary; **Liane Nakamura**, Vice President;
Wesley Nakamura, Vice President; **Walter Okada**, Treasurer.

Branch Office

Honolulu
2255 North School Street 96819
(808) 847-3755

TRANS-PACIFIC FINANCE, LTD.
362 Huku Lii Place, Suite 207
Kihei, Hawaii 96753-8995
Tel (800) 999-5151, Ext. 106

Manager-**Christine T. Dokken**

Bruce W. Engelsma, Chairman of the Board, President and Chief Financial Officer; **Christine T. Dokken**, Vice President and Secretary; **Loren R. Knott**, Assistant Vice President.

Directory of State Chartered Credit Unions

HAWAII CREDIT UNION LEAGUE

1654 South King Street
Honolulu, Hawaii 96826-2097

Tel: (808) 941-0556
Fax: (808) 945-0019

OFFICERS

DENNIS TANIMOTO
President

LILLIE KIM
Vice President

STANLEY GONO
Comptroller

TRACY MAIKUI
Executive Assistant

MICHAEL LEACH
Governmental Relations Director

FEDERAL AGENCY

National Credit Union Administration
2300 Clayton Road, Suite 1350
Concord, California 94520
Telephone No.: (925) 363-6200

CREDIT UNION ADVISORY BOARD

MILTON W.Y. LUM (Chairperson)
WAYNE SHINTANI (C & C of Honolulu)
PATRICK PETTI (Hawaii County)
HIDEO ABE (Maui County)
RALPH Y. FUJINAKA (Kauai County)
MICHAEL LEACH (Hawaii Credit Union League)

Directory of State Chartered Credit Unions

CREDIT UNION OF HAWAII

476 Hinano Street
Hilo, Hawaii 96720
Tel (808) 933-6700

Manager-**Patrick Petti**

Takashi Sasaki, Chairman of the Board; **Bonnie Walton**, Vice Chairman of the Board; **Patrick Petti**, President and Manager; **Lane Shibata**, Vice President; **Mona Ikeda**, Secretary; **Francis Tsunezumi**, Treasurer.

HAWAII CENTRAL CREDIT UNION

681 South King Street
Honolulu, Hawaii 96813
Tel (808) 531-8911

Manager-**Milton W. Y. Lum**

Frank Gardner, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Rachel Ah Nee**, 1st Vice President; **Antje Muneno**, Secretary; **Fred Tsuda**, Treasurer.

LIHUE CREDIT UNION

2973 Kele Street
Lihue, Hawaii 96766-5165
Tel (808) 245-2712

Manager-**Ralph Y. Fujinaka**

Timothy Alba, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

OAHU ONE CREDIT UNION

2219 Pauoa Road
Honolulu, Hawaii 96813
Tel (808) 521-6727

General Manager-**Barton M. Saxton**

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer.

Directory of Escrow Depository Companies

ESCROW ASSOCIATION OF HAWAII

P.O. Box 2017
Honolulu, Hawaii 96805

Tel: (808) 526-9171

OFFICERS

NEAL TAKEUCHI
President
(Island Title Corporation)

FRANCES H. GOO
Vice President
(Guardian Escrow Services, Inc.)

JILL A.P. KAUKA
Secretary
(Fidelity Escrow Services Corporation)

ELIZABETH UMETSU
Treasurer
(Developers Escrow Services, Inc.)

Directory of Escrow Depository Companies

DEVELOPERS ESCROW SERVICES, INC.

2024 North King Street
Honolulu, Hawaii 96819
Tel (808) 848-2340

Miriam Horita, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

FIDELITY ESCROW SERVICES CORPORATION

745 Fort Street Mall, Suite 303
Honolulu, Hawaii 96813
Tel (808) 537-6799

Stephen Marn, President; **Jill A. P. Kauka**, Vice President; **Nan K. Marn**, Secretary and Treasurer.

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100
Honolulu, Hawaii 96813
Tel (808) 536-0404

BRANCH OFFICES

Oahu

Honolulu
4211 Waialae Avenue, Suite 106 96816
(808) 734-0909

Aiea
98-211 Pali Momi Street, Suite 312 96701
(808) 485-0505

Maui

Kahului
285 Kaahumanu Avenue, Suite 102, 96732
(808) 893-0556

Kauai

Kapaa
4568 Kukui Street, Suite 102 96746
(808) 823-0606

Directory of Escrow Depository Companies

FIRST AMERICAN LONG & MELONE TITLE COMPANY, LTD.

333 Queen Street, Suite 500
Honolulu, Hawaii 96813
Tel (808) 536-3866

Elia A. Long, Chairman of the Board; **Elia W. Long**, President and CEO; **Frances La Madrid**, Senior Vice President; **Richard A. Kersenbrock, Jr.**, Vice President and General Counsel; **Juanita C. Kalima**, Vice President; **Irene Bautista**, Secretary and Treasurer.

BRANCH OFFICES

Oahu

Honolulu
Pacific Tower
1001 Bishop Street, Suite 2770 96813
(808) 523-2358

Kailua
116 Hekili Street, Suite A 96734
(808) 261-8567

Pearlridge
98-030 Hekaha Street, Building 7, Suite 14 96701
(808) 487-5100

Hawaii

Hilo
120 Pauahi Street, Suite 312 96720
(808) 961-3775

Kailua-Kona
75-5706 Hanama Place, Suite 108 96740
(808) 329-4431

Maui
Kahului
173 Hoohana Street, Suite 1 96732
(808) 871-9502

Kauai

Lihue
4374 Kukui Grove Street, Suite 201 96766
(808) 245-8877

FIRST FINANCIAL TITLE & ESCROW AGENCY OF HAWAII, INC.

Davies Pacific Center
841 Bishop Street, Suite 1550
Honolulu, Hawaii 96813
Tel (808) 536-3600

Henry C. Kiely, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

Directory of Escrow Depository Companies

FIRST HAWAII TITLE CORPORATION

201 Merchant Street, Suite 2000
Honolulu, Hawaii 96813
Tel (808) 521-3411

Thomas W. Sullivan, Chairman of the Board; **Charles Y. Kaneshiro**, President; **Patsy H. Nakaji**, Vice President, Secretary, Treasurer and Controller.

BRANCH OFFICES

Oahu

Honolulu
1100 Alakea Street, Suite 1600 96813
(808) 528-5656

1507 South King Street, Suite 408 96814
(808) 945-7744

1088 Bishop Street, Suite 707 96813
(808) 523-5881

33 South King Street, Suite 517 96813
(808) 533-0044

4211 Waialae Avenue, Suite 303 96816
(808) 737-7771

Pearl City
98-450 Kamehameha Highway 96782
(808) 486-8885

98-211 Pali Momi Street, Suite 600 96701
(808) 487-1595

Hawaii

Kona
75-5722 Kuakini Highway, Suite 210 96740
(808) 329-8227

Kamuela
64-1035 Mamalahoa Highway, Suite B 96743
(808) 885-4822

Maui

Kahului
33 Lono Avenue, Suite 240 96732
(808) 871-7124

Kihei
1993 South Kihei Road, Bay 7 96753
(808) 879-1585

Lahaina
721 Wainee Street, Suite 103 96761
(808) 661-4891

Kauai

Hanalei
5-5190 Kuhio Highway, Suite B6 96714
(808) 826-6812

Lihue
3016 Umi Street, Suite 208/209 96766
(808) 245-1608

Directory of Escrow Depository Companies

GUARDIAN ESCROW SERVICES, INC.

737 Bishop Street, Suite 2090
Honolulu, Hawaii 96813
Tel (808) 538-6991

Frances H. Goo, President; **Betsy Watanabe**, Secretary; **Augusta Hau**, Treasurer.

HAWAII ESCROW & TITLE, INC.

700 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 532-2977

John M. Critcher, President; **Salvator F. Fanciullo**, Vice President and Treasurer; **Denise M. Kaehu**, Vice President and Secretary.

Branch Offices

Oahu

Honolulu
700 Bishop Street, Suite 1600 96813
(808) 532-2977

Hawaii

Kailua-Kona
75-5722 Kuakini Highway, Suite 100 96740
(808) 329-2763

HAWAII RESORT ESCROW, INC.

1613 Pe'e Road
Koloa, Hawaii 96756
Tel (808) 822-4254

Hawaii Representative-**Jeanette Bonilla**

Brenda K. Daniels, President and Treasurer; **Warren O. Wheeler**, Vice President; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary.

Directory of Escrow Depository Companies

ISLAND TITLE CORPORATION

1132 Bishop Street, Suite 400
Honolulu, Hawaii 96813
Tel (808) 531-0261

Lynne Kaneshiro, President; **Corrine Agno**, Executive Vice President; **Neal Takeuchi**, Senior Vice President; **Karen Arakawa**, Vice President; **Cheryl Higa**, Vice President; **Dennis Ching**, Vice President; **Marlene Texeira**, Vice President; **Wayne Tomita**, Treasurer.

Branch Offices

Oahu

Waialae
3465 Waialae Avenue, Suite 380 96816
(808) 739-1482

Kailua
315 Uluniu Street, Suite 202 96734
(808) 261-7993

Pearl Kai
98-199 Kamehameha Highway, Suite H10 96701
(808) 487-8966

Mililani
95-720 Lanikuhana Avenue, Suite 210 96789
(808) 623-2557

Kapolei
1001 Kamokila Boulevard, Suite 300 96707
(808) 674-1522

Hawaii

Hilo
688 Kinoole Street, Suite 121 96720
(808) 961-4646

Kailua-Kona
76-6225 Kuakini Highway, Suite C107 96740
(808) 326-4111

Maui

Wailuku
24 North Church Street, Suite 410 96793
(808) 242-7688

Directory of Escrow Depository Companies

OLD REPUBLIC ESCROW CORPORATION

733 Bishop Street, Suites 2600 & 2700
Honolulu, Hawaii 96913
Tel (808) 566-0100

Richard A. Cecchettini, Chairman of the Board and President; **Carleton R. Lago**, Senior Vice President, Secretary and Treasurer; **Sally Leimbach**, Senior Vice President.

Branch Offices

Oahu

Honolulu
3465 Waialae Avenue, Suite 390 96816
(808) 733-0140

Kailua
116 Hekili Street, Suite 7 96734
(808) 266-0150

Pearlridge
98-211 Pali Momi Street, Suite 390 96701
(808) 483-0130

Maui

Kahului
33 Lono Avenue, Suite 140 96732
(808) 871-2800

Kihei
1325 South Kihei Road, Suite 110 96753
(808) 875-6950

Hawaii

Kailua-Kona
75-166 Kalani Street, Suite 203 96740
(808) 334-1777

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1611
Honolulu, Hawaii 96813
Tel (808) 535-6000

Jack K. Palk, Chairman of the Board and Secretary; **David P. Palk**, President and Treasurer; **Elaine A. Lee**, Vice President; **Rachel P. Romena**, Vice President.

Branch Offices

Hawaii

Hilo
427 B Kilauea Avenue 96720
(808) 961-5516

Kauai

Lihue
4370 Kukui Grove Street, Suite 207 96766
(808)245-6975

Directory of Escrow Depository Companies

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 521-0211

David Pietsch, Jr., President; **Dennis Hinahara**, Senior Vice President; **Glen Y. Ajimine**, Senior Vice President; **John Jubinsky**, Secretary; **George M. Sawai**, Treasurer and Assistant Secretary.

Manager-**Glen Y. Ajimine**

Branch Offices

Oahu

Honolulu
210 Ward Avenue, Suite 118 96814
(808) 532-5150

4211 Waialae Avenue, Suite 111 96816
(808) 733-6020

Pearlridge
98-163 Kaonohi Street, Suite 75-01 96701
(808) 483-8121

Kailua
111 Hekili Street 96734
(808) 266-2060

Waipahu
94-210 Pupukahi Street, Suite 102 96797
(808) 678-6620

Hawaii

Hilo
450 Kilauea Avenue 96720
(808) 935-6638

Kailua-Kona
75-170 Hualalai Road, Suite C310 96740
(808) 329-6666

Kamuela

Carter Professional Center, Suite 101 96743
(808) 885-5966

Maui

Wailuku
2103 Wells Street, Suite C 96793
(808) 244-7924

Kahului
80 Puunene Avenue
(808) 871-2200

Kihei
49 E Lipoa Street 96753
(808) 879-1551

Lahaina
505 Front Street, Suite 201 96761
(808) 661-8715

Kauai

Lihue
4414 Kukui Grove, Suite 104 96766
(808) 245-3381

TSI TITLE AND ESCROW OF HAWAII, INC.

810 Richards Street, Suite 748
Honolulu, Hawaii 96813
(808) 532-2255

John Stuczynski, President; **William A. Moulton**, Vice President and Treasurer; **Sharon Stuczynski**, Secretary.

Directory of Foreign Lenders

Alliance Mortgage Company.....	Jacksonville, Florida
Ameri-National Mortgage Company, Inc.	Overland Park, Kansas
American West Financial, Inc.	Rancho Cucamonga, California
Barnett Mortgage Company	Jacksonville, Florida
Boston Safe Deposit and Trust Company.....	Boston, Massachusetts
BrooksAmerica Mortgage Corporation dba MortgageDIRECT	Santa Ana, California
CIGNA Property and Casualty Insurance Company	Philadelphia, Pennsylvania
CMG Mortgage Insurance Company	Madison, Wisconsin
California Lending Group, Inc.dba United Lending Group	Irvine, California
The Capital Company of America LLC.....	San Francisco, California
Carolina Mortgage Brokers, Inc. dba CMB Mortgage	Irvine, California
Cathay Bank.....	Los Angeles, California
Cendant Mortgage Corporation dba PHH Mortgage Services	Mt. Laurel, New Jersey
Centerpoint Mortgage Corporation.....	Irvine, California
Century Financial Group, Inc. dba Century Financial Services	Irvine, California
Century National Bank.....	Zanesville, Ohio
Chadwick Mortgage, Inc.	Houston, Texas
Chase Bank of Texas, NA	Houston, Texas
China Trust Bank of California	Torrance, California
Citfed Mortgage Corporation of America.....	Dayton, Ohio
Colonial Federal Savings Bank.....	Quincy, Massachusetts
Commonwealth Life Insurance Company	Louisville, Kentucky
Connecticut General Life Insurance Company	Hartford, Connecticut
Cooperative Mortgage Services, Inc.	Mayfield Heights, Ohio
CoreWest Banc dba CoreWest Mortgage Company	Westminster, California
Ditech Funding Corporation.....	Irvine, California
Dollar Mortgage Corporation	La Mesa, California
EMC Residential Mortgage Corp. dba Bear Stearns Mortgage Company	Irving, Texas
Empire Funding Corp.	Austin, Texas
Fieldstone Mortgage Company	Columbia, Maryland
First City Financial Corp. dba First City Financial.....	Englewood, Colorado
First Consolidated Mortgage Company	Dallas, Texas
First Franklin Financial Corporation	San Jose, California
First Mortgage Network, Inc.	Plantation, Florida
The First National Bank of Chicago	Chicago, Illinois
First National Bank of Pinedale	Pinedale, Wyoming
First Nationwide Mortgage Corporation	Gaithersburg, Maryland
First Republic Mortgage Corporation	Rockville, Maryland
First Security Bank, N.A.	Salt Lake City, Utah
First Suburban Corporation	Santa Ana Heights, California
First Union National Bank.....	Philadelphia, Pennsylvania
Fleet Mortgage Corp.....	Columbia, South Carolina
Fremont Investment & Loan.....	Anaheim, California
GE Capital Mortgage Services, Inc.	Cherry Hill, New Jersey
Hilton Financial Corporation	Phoenix, Arizona
Home Service Associates, Inc.	Campbell, California
HomeBanc, FSB	Rockford, Illinois
Homecomings Financial Network, Inc.	Minneapolis, Minnesota
Homeowners Mortgage & Equity, Inc.	Austin, Texas
HomeSide Lending, Inc.	Jacksonville, Florida
Household Financial Services, Inc.	Prospect Heights, Illinois
Imperial Bank.....	Inglewood, California

Directory of Foreign Lenders

Independent Realty Capital Corp.	Anaheim, California
Indymac, Inc. dba Loanworks	Santa Ana, California
Indymac Mortgage Holdings, Inc.	Pasadena, California
John Hancock Mutual Life Insurance Company	Boston, Massachusetts
Jupiter Mortgage Corp.	Schiller Park, Illinois
Lam Estate Corporation dba Discount Funding	Santa Ana, California
Lancorp Financial Network, Inc. dba Lancorp Mortgage Services	Lancaster, Pennsylvania
Lilac City Mortgage, Inc.	Spokane, Washington
Los Padres Savings Bank, FSB	Solvang, California
M Capital Corp. dba Alternative Lending Capital	Orange, California
Massachusetts Mutual Life Insurance Company	Springfield, Massachusetts
Master Financial, Inc.	Orange, California
Mego Mortgage Corporation	Atlanta, Georgia
Mellon Mortgage Company	Houston, Texas
Mical Mortgage, Inc.	San Diego, California
MidFirst Bank	Oklahoma City, Oklahoma
MidNation Funding Corporation	Oklahoma City, Oklahoma
Morgan Guaranty Trust Company of New York	Newark, Delaware
Mortgage Capital Group, LLC	Farmington, Connecticut
Mortgage Lenders' Acceptance Corporation	Leguna Hills, California
Mortgage Mate, Inc. dba Mortgage Capital Associates	Los Angeles, California
Mortgage Portfolio Services, Inc.	Dallas, Texas
NBD Bank	Elkhart, Indiana
NMLI Inc. dba National Mortgage Lending, Inc.	Irvine, California
National City Mortgage Co.	Miamisburg, Ohio
NationsBanc Mortgage Corporation	Charlotte, North Carolina
NationsCredit Home Equity Services Corporation	Dallas, Texas
New Homes Mortgage, Inc.	Sherman Oaks, California
North Fork Bank	Mattituck, New York
Northern Life Insurance Company	Seattle, Washington
Northwest Savings Bank	Warren, Pennsylvania
Northwestern Mutual Life Insurance Company	Milwaukee, Wisconsin
Occidental Mortgage Corporation	Newport Beach, California
Ocean West Enterprises, Inc. dba Ocean West Funding	Tustin, California
Oceanmark Financial Corporation	Hollywood, Florida
PMCC Mortgage Corp.	Roslyn Heights, NY
PNC Mortgage Corp. of America	Vernon Hills, Illinois
PPI Equities, Inc.	Los Angeles, California
PSB Lending Corp.	Carlsbad, California
Pacific Shore Funding	Lake Forest, California
Pacific Thrift and Loan Company	Walnut Creek, California
Peoples Security Life Insurance Company	Louisville, Kentucky
Photofund Mortgage Corporation	West Hills, California
Platinum Capital Group	Irvine, California
Preferred Bank	Los Angeles, California
Principal Commercial Advisors, Inc.	Overland Park, Kansas
Principal Residential Mortgage, Inc.	Des Moines, Iowa
Provident Savings Bank FSB	Riverside, California
Providian Life & Health Insurance Company	Louisville, Kentucky
Providian National Bank	Tilton, New Hampshire
The Prudential Insurance Company of America	Parsippany, New Jersey
Prudential Mortgage Capital Company, LLC	Newark, New Jersey
RID-FED Inc.	Warren, Pennsylvania
Redwood Bank	San Francisco, California
Reliastar Life Insurance Company	Minneapolis, Minnesota

Directory of Foreign Lenders

Reliastar United Services Life Insurance Company	Minneapolis, Minnesota
Residential Funding Corporation.....	Minneapolis, Minnesota
Secure Financial Corporation	Silver Spring, Maryland
Security National Life Insurance Company.....	Salt Lake City, Utah
Southern Pacific Funding Corporation	Lake Oswego, Oregon
Stuart-Wright Mortgage, Inc.....	Santa Ana, California
Town & Country Credit Corporation	Irvine, California
Transamerica HomeFirst, Inc.	San Francisco, California
Transamerica Mortgage Company	Dallas, Texas
Treo Funding, Inc.....	Lake Oswego, Oregon
Tricor Mortgage Lending.....	Huntington Beach, California
Trust One Mortgage Corporation.....	Irvine, California
Unimac Financial Services dba Unimac Funding	Burlingame, California
Union Bank of California, N.A.....	San Francisco, California
The Union Labor Life Insurance Company	Washington, D.C.
Unity Mortgage Corp.	Atlanta, Georgia
Wall Street Funding Group, Inc.	Rancho Cucamonga, California
Washington Federal Savings	Seattle, Washington
Washington Mortgage Services, Inc. dba Home Mortgage USA	Federal Way, Washington
Wells Fargo Bank, N.A.....	San Francisco, California
Wendover Financial Services Corporation	Greensboro, North Carolina
Wilshire Funding Corporation	Portland, Oregon
World Wide Credit Corporation.....	San Diego, California

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The Division of Financial Institutions - Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

Commissioner of Financial Institutions

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February 1, 1993 to July 31, 1993
Raymond K. Muraoka	August 1, 1993 to December 30, 1994
Lynn Y. Wakatsuki	January 1, 1995 to Present